

ANALYSIS OF THREE LARGEST SMALL GROUP PLANS FOR EHB BENCHMARK

The Division of Insurance (DOI) identified and reviewed ten different plans offered to Massachusetts residents that could be selected as a benchmark plan that will define the Essential Health Benefits (EHB) in the state. Of the ten possible plans, the DOI believes that a selection of one of the three largest small group plans offered in the state would best meet the EHB requirements and offer the best option for Massachusetts residents. The three largest small group plans are very similar in the benefits offered and are virtually the same in terms of relative value, and the DOI believes that any one of the three would be an acceptable benchmark plan. The following chart shows the differences in membership, value and covered services for the three plans.

Largest plans in the three largest small group products in Massachusetts			
	HMO Blue	TAHMO Value Plan	HPHC Best Buy HMO
Current membership ¹	105,525	67,766	82,694
Relative value, range	1.000	.999	1.003
Chiropractor services including spinal manipulation	12 visits pmpcy (age 16 and over)	12 visits pmpcy (age 13 and over)	12 visits pmppy
Removal 7 or more permanent teeth	no	yes	no
Routine eye care, adult	1 exam pm/24 months	1 exam pm/24 months	Annual exam
Cognitive rehabilitative therapy	No	No	Yes, under medical not mental health
Coronary Artery Disease Program	Disease management program	yes, (thru health management vendor)	Disease management program
Eyeglasses for specific conditions	1 pair after eye surgery (in place of implanted intraocular lenses)	Eyeglass lenses to replace to natural lens of the eye or following cataract surgery)	yes
Foot orthotics	no	no	yes, diabetic disease only
Short-term physical therapy	60 visits pmpcy comb with OT	30 visits pmpcy	20 visits pmppy
Short-term occupational therapy	60 visits pmpcy comb with PT	30 visits pmpcy	20 visits pmppy
Speech generating device	yes	no	yes
Wigs	\$500 pmpcy	\$350 pmpcy	\$350 pmppy
Fitness program	\$150 limit	\$150 annual rebate per sub/family	\$150 limit
Smoking cessation, trtmnt	no	yes, discounted program	yes
Smoking cessation, Rx	RX drugs and certain OTC (90-day cessation aid supply pmpcy)	Smoking cessation aids upon completion of program	yes
Weight loss program	\$150 limit	Weight Watchers discount	Weight Watchers/Jenny Craig discount
Dental for children	no	Preventive services to age 12	2 visits pmppy, to age 12, preventive
Eye exam for children	1 exam pm/24 months	1 exam pm/24 months	Annual exam

¹ From Health Insurance Oversight System for report dates of Q1, 2012 [Jan. 1 - Mar. 31, 2012]